

Figure 1

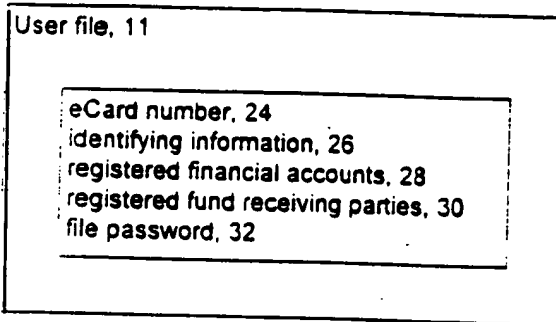


Figure 2

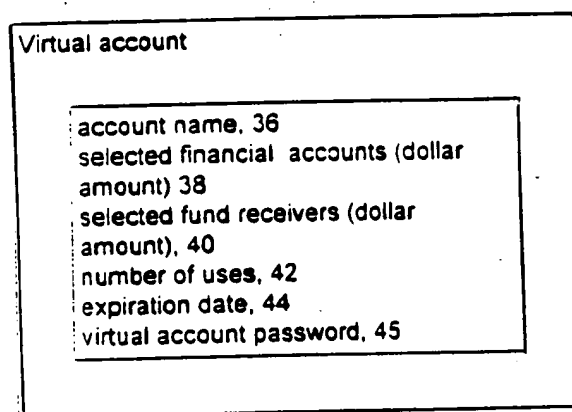


Figure 3

Virtual Account Submission Form

eCard Number:

1	2	3	4	5	6	7	8	9	0	1	2	3	4	5
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

 — 24

Customer Name: Alfred L. Chi
Address: 46 Bayley Street
Westwood, MA 02090
U.S.A. } 47

Select fund sources and amount 46

48	<input type="checkbox"/>	Citibank Master Card	\$		50
	<input type="checkbox"/>	Citibank Visa Card	\$		
	<input type="checkbox"/>	American Express	\$		
	<input type="checkbox"/>	Discover Card	\$		
	<input type="checkbox"/>	BankBoston Checking	\$		
	<input type="checkbox"/>	BankBoston Savings	\$		
	<input type="checkbox"/>	eCard Dire. Deposit	\$		
		Total Amount		52	

Select a fund receiver (optional)

Receiver 1:			54
Receiver 2:			
Receiver 3:			

This fund is to be used ☐ 56 One-time purchase OR ☐ 52 Multiple purchases

This fund is set to be expired on (d/m/y)

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 — 59

Check here if you want the system to provide you a virtual account (also called ETO) ☐ — 61

Select a virtual account (Also called VTO) (1 to 16-digit numbers or letters)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 — 60

(type your password)

--

62

64

Submit

Fill in forms

66

(red indicate you have messages, green indicate you virtual account have been approved)

Message from eCard
Account Status
View your accounts
View your transaction
Send a message to eCard
Cancellation

70

Figure 4

Sample Display of virtual account submission page

eCard Number:

1	2	3	4	5	6	7	8	9	0	1	2	3	4	5
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Customer Name: Alfred L. Chi
Address: 46 Bayley Street
Westwood, MA 02090
U.S.A.

Select fund sources and amount

<input type="checkbox"/>	Citibank Master Card	\$100.00
<input type="checkbox"/>	Citibank Visa Card	\$
<input type="checkbox"/>	American Express	\$
<input type="checkbox"/>	Discover Card	\$
<input checked="" type="checkbox"/>	BankBoston Checking	\$100.00
<input type="checkbox"/>	BankBoston Savings	\$
<input type="checkbox"/>	eCard Dire. Deposit	\$
Total Amount		\$200.00

Select a fund receiver (optional)

Receiver 1:	Amazon	\$110.00
Receiver 2:	Sears Store	\$40.00
Receiver 3:	China Garden	\$50.00

This fund is to be used ☒ One-time purchase OR ☐ Multiple purchases

This fund is set to be expired on (d/m/y)

3	0	0	1	0	0
---	---	---	---	---	---

Select a virtual account (1 to 16-digit numbers or letter)

g	o	o	d	f	o	o	d	1	0	1					
---	---	---	---	---	---	---	---	---	---	---	--	--	--	--	--

(type your password)

Fill in forms

(red indicate you have messages, green indicate you virtual account have been approved)


- ♥ 
- Message from eCard
- Account Status
- View your accounts
- View your transaction
- Send a message to eCard
- Cancellation

Figure 5

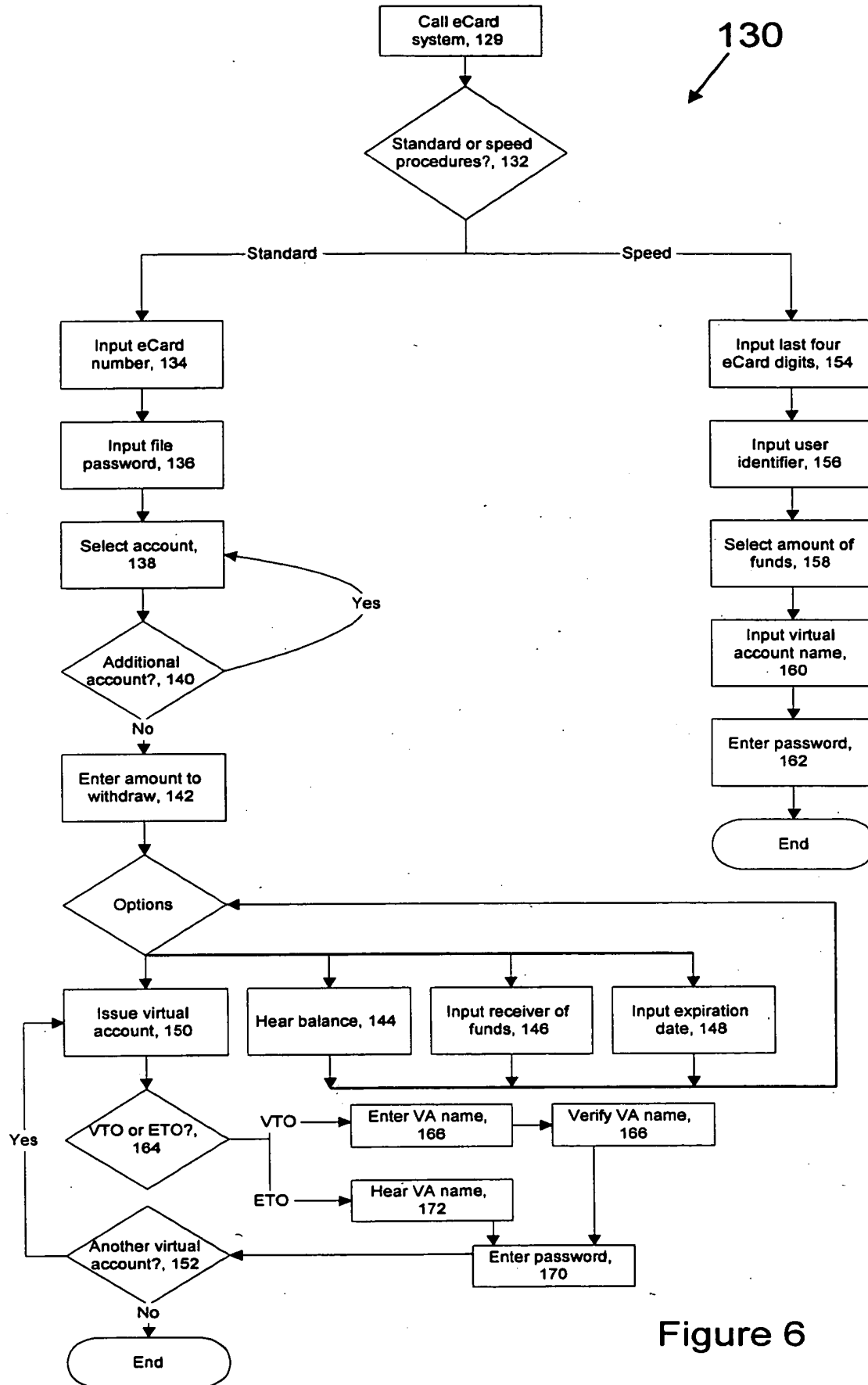


Figure 6

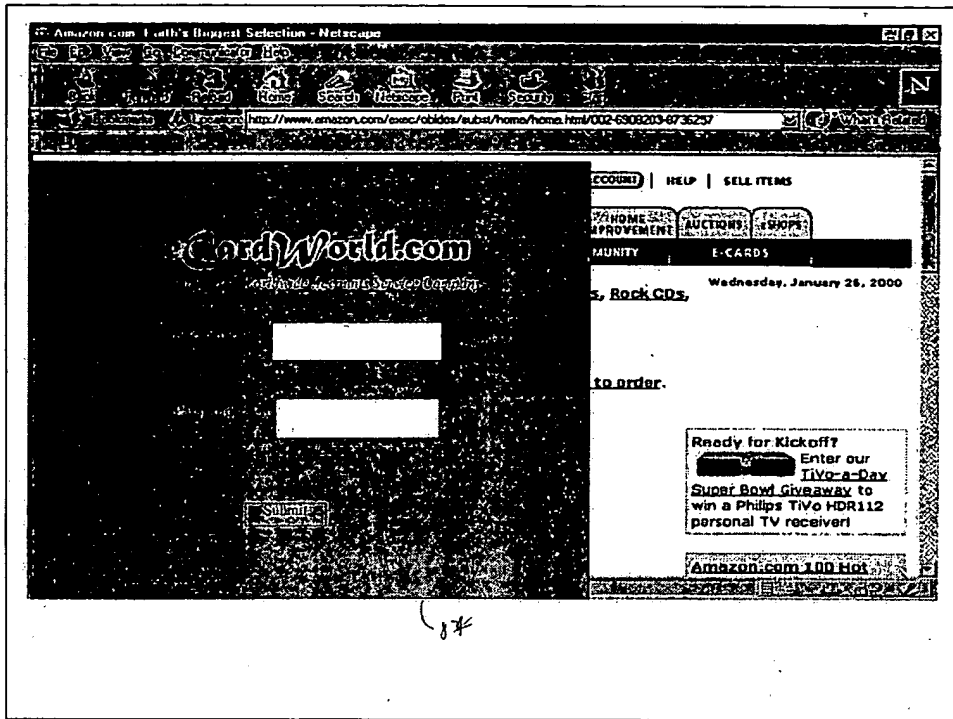


Figure 8

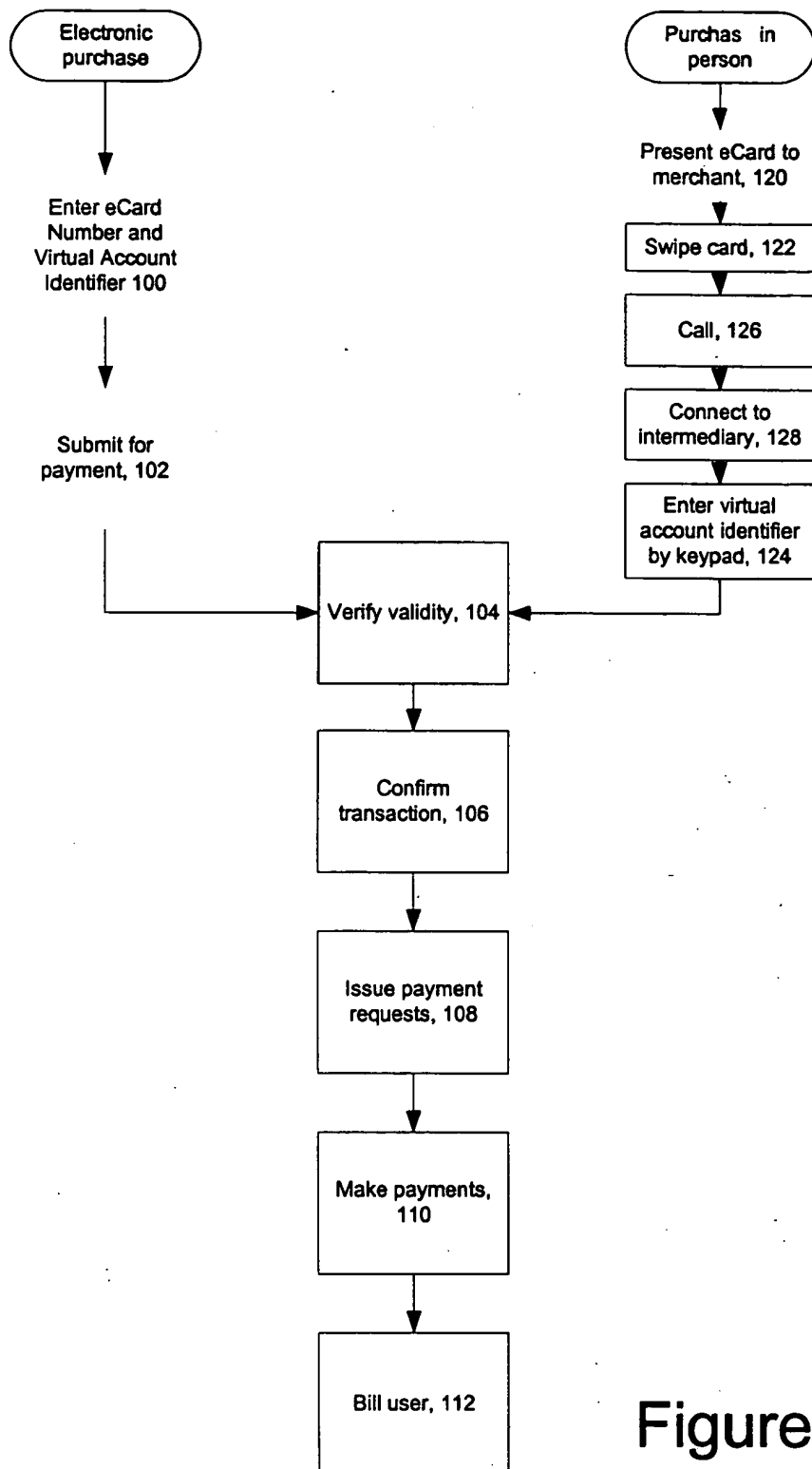


Figure 10